

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
Stacey L. Mccastland § Case No. 15-33314
§
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Joji Takada, Chapter 7 Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 107,857.00 (Without deducting any secured claims)	Assets Exempt: 17,900.00
Total Distributions to Claimants: 2,589.55	Claims Discharged Without Payment: 231,043.27
Total Expenses of Administration: 906.45	

3) Total gross receipts of \$ 3,496.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 3,496.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 205,312.86	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	906.45	906.45	906.45
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from Exhibit 7)	13,969.10	14,350.86	14,350.86	2,589.55
TOTAL DISBURSEMENTS	\$ 219,281.96	\$ 15,257.31	\$ 15,257.31	\$ 3,496.00

4) This case was originally filed under chapter 7 on 09/30/2015 . The case was pending for 19 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 04/07/2017 By: /s/Joji Takada, Chapter 7 Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Tax Refund	1224-000	3,496.00
TOTAL GROSS RECEIPTS		\$ 3,496.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ NA

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Midwest Bank PO Box 689 Freeport, IL 61032		145,309.69	NA	NA	0.00
	Well Fargo Bank, NA P.O. Box 5169 Sioux Falls, SD 57117-5169		60,003.17	NA	NA	0.00
TOTAL SECURED CLAIMS			\$ 205,312.86	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Joji Takada	2100-000	NA	874.00	874.00	874.00
Joji Takada	2200-000	NA	2.45	2.45	2.45
Associated Bank	2600-000	NA	30.00	30.00	30.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 906.45	\$ 906.45	\$ 906.45

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Capital One Bankruptcy Department P.O. Box 5155 Norcross, GA 30091		3,449.80	NA	NA	0.00
	First Source 205 Bryant Woods South Buffalo, NY 14228		0.00	NA	NA	0.00
	FMA Alliance PO Box 4115 Concord, CA 94524		0.00	NA	NA	0.00
	Lowes P.O. Box 530914 Atlanta, GA 30353		3,744.50	NA	NA	0.00
	The Lending Tree 71 Stevenson Street Suit 300 San Francisco, CA 94105		4,663.38	NA	NA	0.00
	The Room Place PO Box 182125 Columbus, OH 43218		2,111.42	NA	NA	0.00
2	CAPITAL ONE BANK (USA), N. A.	7100-000	NA	505.41	505.41	91.20
3	CAPITAL ONE BANK (USA), N. A.	7100-000	NA	2,944.39	2,944.39	531.30
4	Portfolio Recovery Associates, Llc	7100-000	NA	3,744.50	3,744.50	675.68

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Quantum3 Group Llc As Agent For	7100-000	NA	2,320.91	2,320.91	418.80
5	Velocity Investments Llc	7100-000	NA	4,835.65	4,835.65	872.57
TOTAL GENERAL UNSECURED CLAIMS			\$ 13,969.10	\$ 14,350.86	\$ 14,350.86	\$ 2,589.55

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit 8

Case No: 15-33314 BWB Judge: Bruce W. Black Trustee Name: Joji Takada, Chapter 7 Trustee
Case Name: Stacey L. Mccastland Date Filed (f) or Converted (c): 09/30/2015 (f)
341(a) Meeting Date: 10/29/2015
For Period Ending: 04/07/2017 Claims Bar Date: 04/01/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 1106 Windsor Drive, Shorewood, Il 60404 Co-Owned With Partne	122,857.00	0.00		0.00	FA
2. Checking - Harris Bank With Non-Filing Partner	400.00	0.00		0.00	FA
3. Furniture	2,000.00	0.00		0.00	FA
4. Clothing	500.00	0.00		0.00	FA
5. 403B Through Employer	0.00	0.00		0.00	FA
6. Tax Refund (u) 2015 tax refund	6,096.00	8,000.00		3,496.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$131,853.00	\$8,000.00	\$3,496.00	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Keeping case open for tax refund over \$6000. - Joji Takada 12/22/2015

NFR TFR Fee app completed and sent to UST - Joji Takada 7/26/2016

TFR filed. - Joji Takada 10/27/20176

Initial Projected Date of Final Report (TFR): 09/30/2016

Current Projected Date of Final Report (TFR): 09/30/2016

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-33314
Case Name: Stacey L. Mccastland

Trustee Name: Joji Takada, Chapter 7 Trustee

Exhibit 9

Bank Name: Associated Bank

Account Number/CD#: XXXXXX0296

Checking

Taxpayer ID No: XX-XXX3751

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 04/07/2017

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
05/03/16	6	Stacey Mccastland	Non-exempt funds Nonexempt portion of tax refund	1224-000	\$3,496.00		\$3,496.00
06/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,486.00
07/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,476.00
08/05/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,466.00
12/05/16	1002	Clerk, U.S. Bankruptcy Court	Remit to Court Reversal	2200-000		(\$2.45)	\$3,468.45
12/05/16	1001	Joji Takada 6336 North Cicero Avenue Chicago, IL 60646	Final distribution per court order.	2100-000		\$874.00	\$2,594.45
12/05/16	1002	Clerk, U.S. Bankruptcy Court	Remit to Court	2200-001		\$2.45	\$2,592.00
12/05/16	1003	Quantum3 Group Llc As Agent For Moma Funding Llc Po Box 788 Kirkland, Wa 98083-0788	Final distribution per court order.	7100-000		\$418.80	\$2,173.20
12/05/16	1004	CAPITAL ONE BANK (USA), N. A. by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272-1083	Final distribution per court order.	7100-000		\$91.20	\$2,082.00
12/05/16	1005	CAPITAL ONE BANK (USA), N. A. by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272-1083	Final distribution per court order.	7100-000		\$531.30	\$1,550.70
12/05/16	1006	Portfolio Recovery Associates, Llc Successor To Synchrony Bank (Lowes) Pob 41067 Norfolk, Va 23541	Final distribution per court order.	7100-000		\$675.68	\$875.02

Page Subtotals:

\$3,496.00

\$2,620.98

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-33314
Case Name: Stacey L. Mccastland

Trustee Name: Joji Takada, Chapter 7 Trustee

Exhibit 9

Bank Name: Associated Bank

Account Number/CD#: XXXXXX0296

Checking

Taxpayer ID No: XX-XXX3751

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 04/07/2017

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
12/05/16	1007	Velocity Investments Llc C/O Jd Receivables Llc P.O. Box 382656 Germantown, Tn 38183	Final distribution per court order.	7100-000		\$872.57	\$2.45
12/05/16	1008	Takada, Joji 6336 North Cicero Avenue Chicago, IL 60646	Administrative Expense Trustee expense	2200-000		\$2.45	\$0.00

COLUMN TOTALS	\$3,496.00	\$3,496.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$3,496.00	\$3,496.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$3,496.00	\$3,496.00

Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX0296 - Checking	\$3,496.00	\$3,496.00	\$0.00
	\$3,496.00	\$3,496.00	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$3,496.00		
Total Gross Receipts:	\$3,496.00		

Page Subtotals:

\$0.00

\$0.00